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7 UNITED STATES BANKRUPTCY COURT
8 EASTERN DISTRICT OF CALIFORNIA
9 (SACRAMENTO DIVISION)

10 In re: JAMES MITCHELL, JR., and
11 IRMA J. MITCHELL,
12
13 Debtors.

Bankruptcy Petition No.: 02-11974-A-7

14 JAMES MITCHELL, JR., and IRMA
15 J. MITCHELL,
16
17 Plaintiffs,

Adversary No.: 06-1081-D

18
19 UNITED STATES OF AMERICA,
United States Department of
Education, and United States
20 Department of the Treasury,
21
22 Defendants.

Date: April 11, 2006
Time: 10:00 a.m.
Place: Department A
Judge: Brett Dorian

24 ANSWER AND STIPULATION TO DISCHARGE
25

26 The United States of America, on behalf of its Department of Education, in
27 answer to the above-captioned adversary, waives any defects in service and admits that
28 the two student loans obtained by James Mitchell now totaling approximately \$6,000 in

1 principal and accrued interest and costs, which loans were either directly funded or
2 guaranteed by the United States Department of Education, may be discharged pursuant
3 to 11 U.S.C. § 523(a)(8) because it would cause the Debtor and his dependents an undue
4 hardship to repay the same.

5 Accordingly, the United States stipulates that the Court may enter an order
6 discharging the student loans at issue herein.

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8 Dated: March 9, 2006

Respectfully submitted,

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10 McGREGOR W. SCOTT
United States Attorney

11 By: \s\ Ana Maria Martel
12 ANA MARIA MARTEL
13 Assistant United States Attorney

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